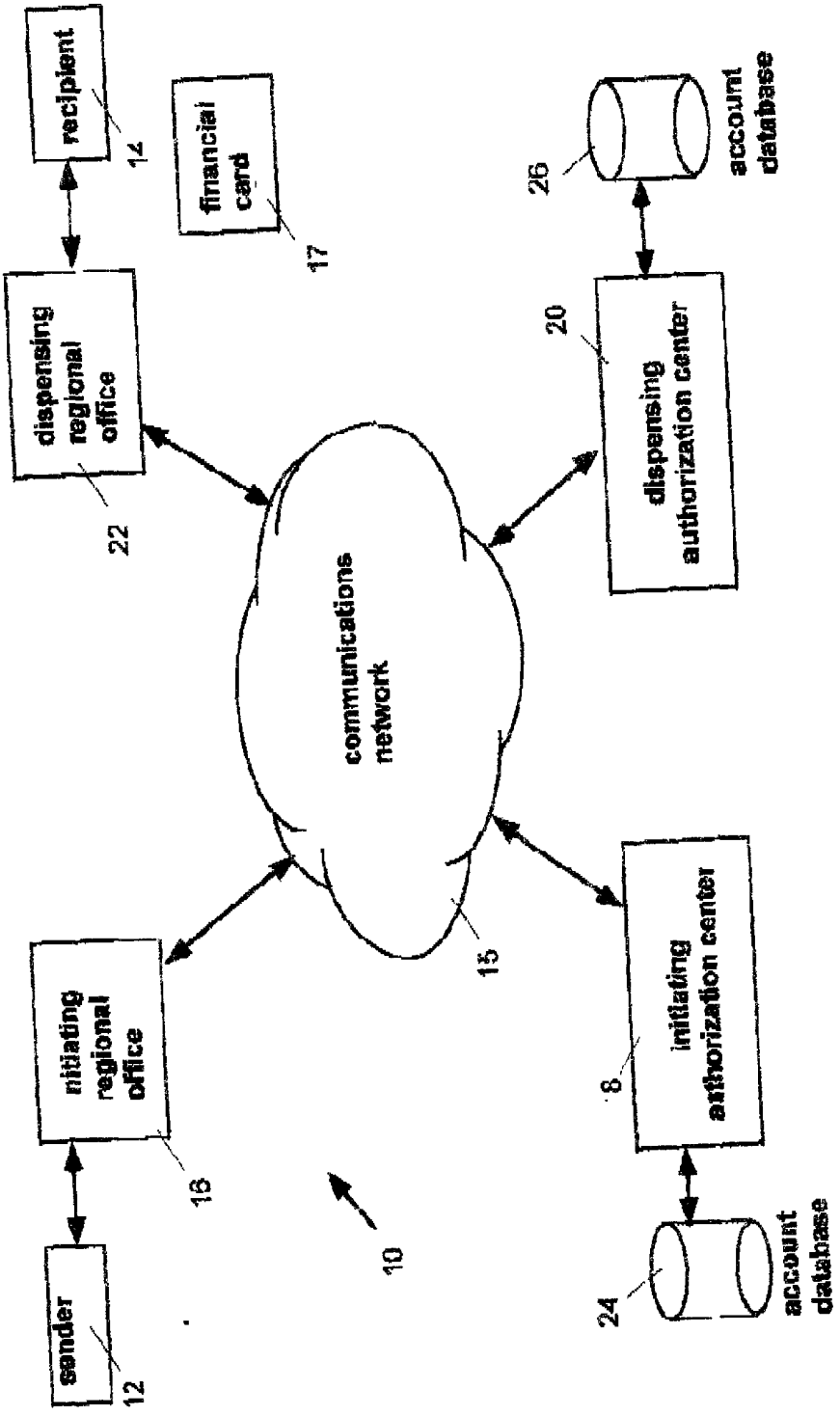
recipient
14
financial card
17
account database
26
dispensing regional office
22
dispensing authorization center
20
communications network
15
initiating regional office
16
initiating authorization center
8
sender
12
10
24
account database

FIG. 1

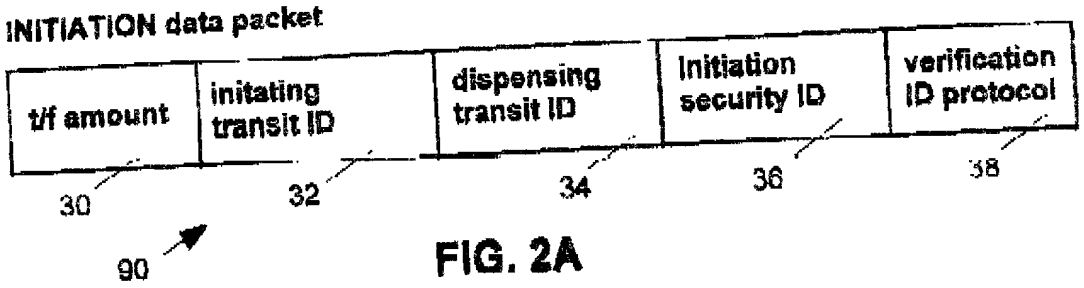

FIG. 2A

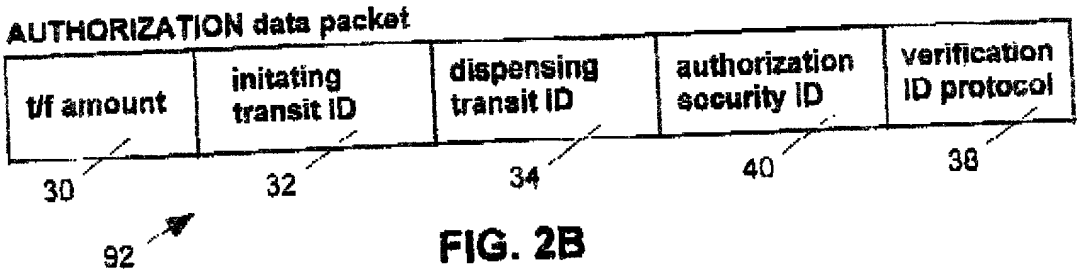

FIG. 2B

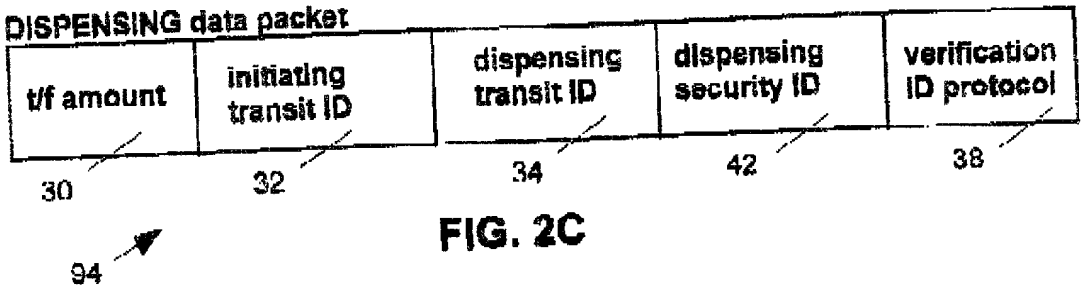

FIG. 2C

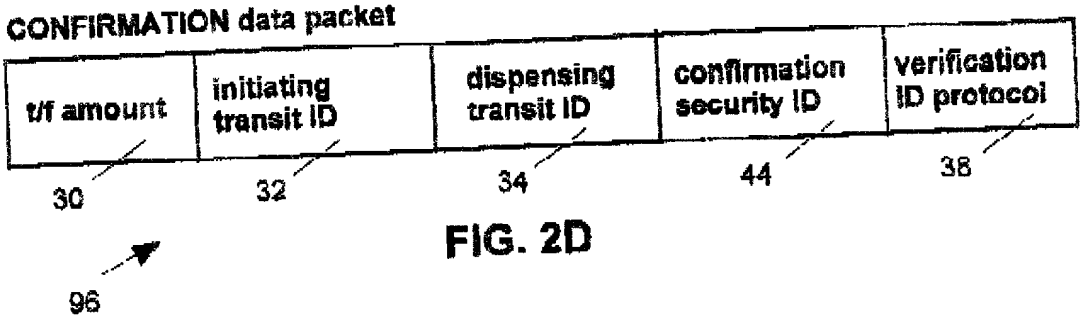

FIG. 2D

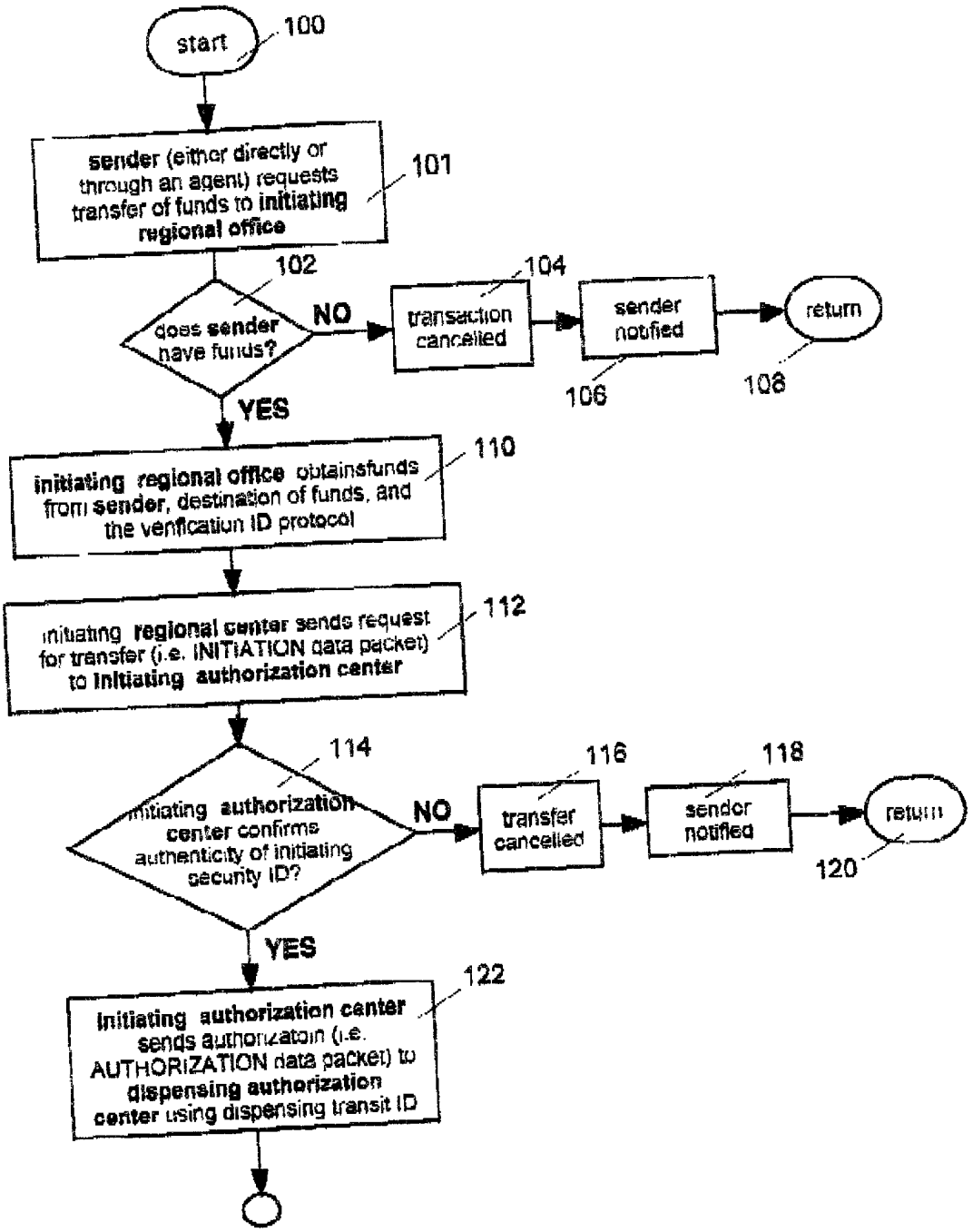
start
100
sender (either directly or through an agent) requests transfer of funds to initiating regional office
101
102
does sender have funds?
NO
104
transaction cancelled
sender notified
106
return
108
YES
initiating regional office obtainsfunds from sender, destination of funds, and the verification ID protocol
110
initiating regional center sends request for transfer (i.e. INITIATION data packet) to initiating authorization center
112
114
initiating authorization center confirms authenticity of initiating security ID?
NO
116
transfer cancelled
118
sender notified
return
120
YES
122
initiating authorization center sends authorization (i.e. AUTHORIZATION data packet) to dispensing authorization center using dispensing transit ID

FIG. 3

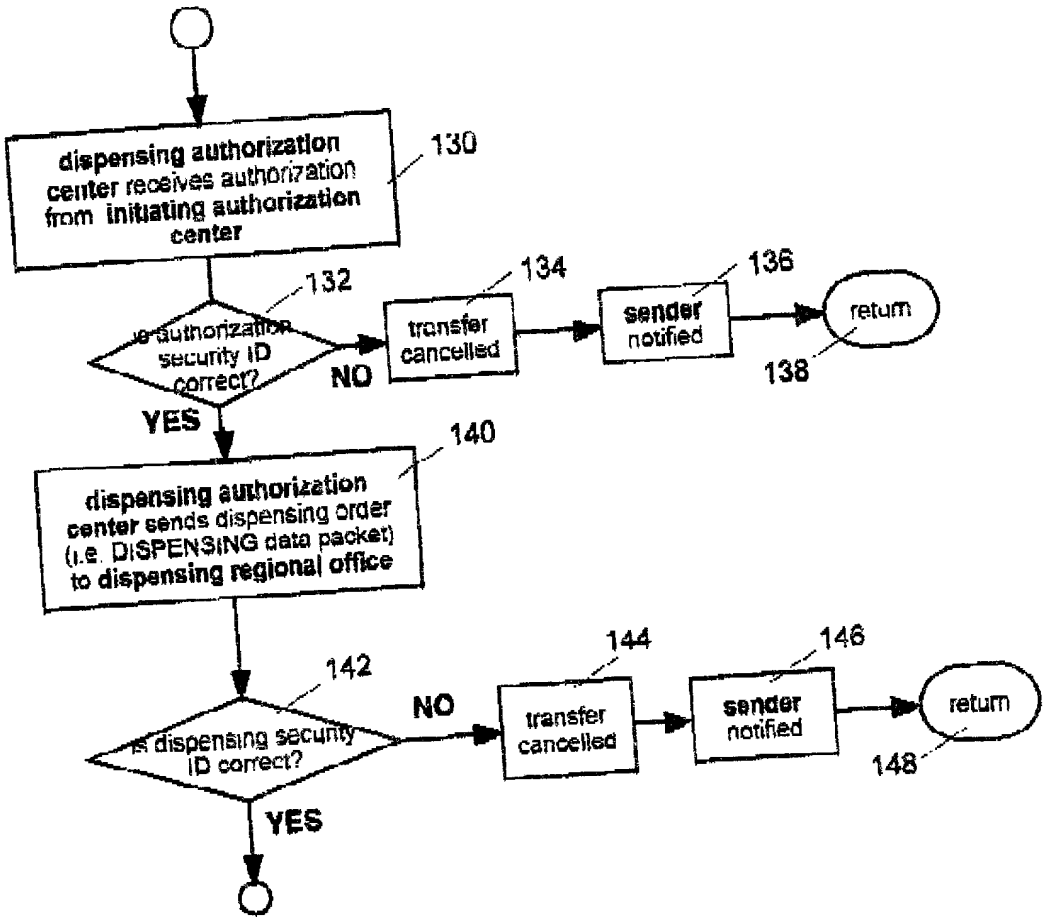
dispensing authorization center receives authorization from initiating authorization center
130
132
security ID correct?
NO
134
transfer cancelled
136
sender notified
return
138
YES
140
dispensing authorization center sends dispensing order (i.e. DISPENSING data packet) to dispensing regional office
142
is dispensing security ID correct?
NO
144
transfer cancelled
146
sender notified
return
148
YES

FIG. 4

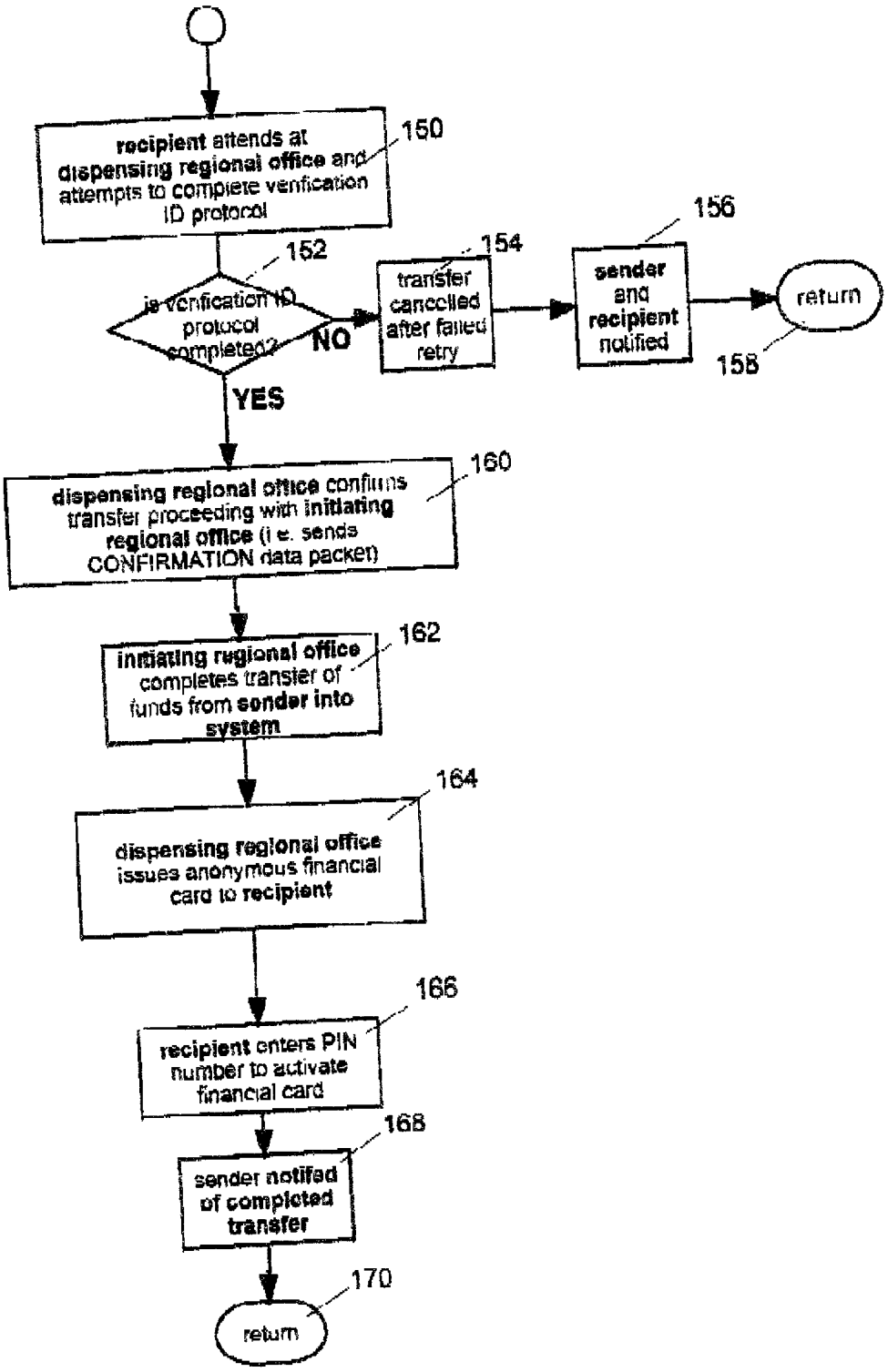
recipient attends at dispensing regional office and attempts to complete verification ID protocol
150
is verification ID protocol completed?
152
NO
transfer cancelled after failed retry
154
sender and recipient notified
156
return
158
YES
dispensing regional office confirms transfer proceeding with initiating regional office (i.e. sends CONFIRMATION data packet)
160
initiating regional office completes transfer of funds from sender into system
162
dispensing regional office issues anonymous financial card to recipient
164
recipient enters PIN number to activate financial card
166
sender notified of completed transfer
168
return
170

FIG. 5

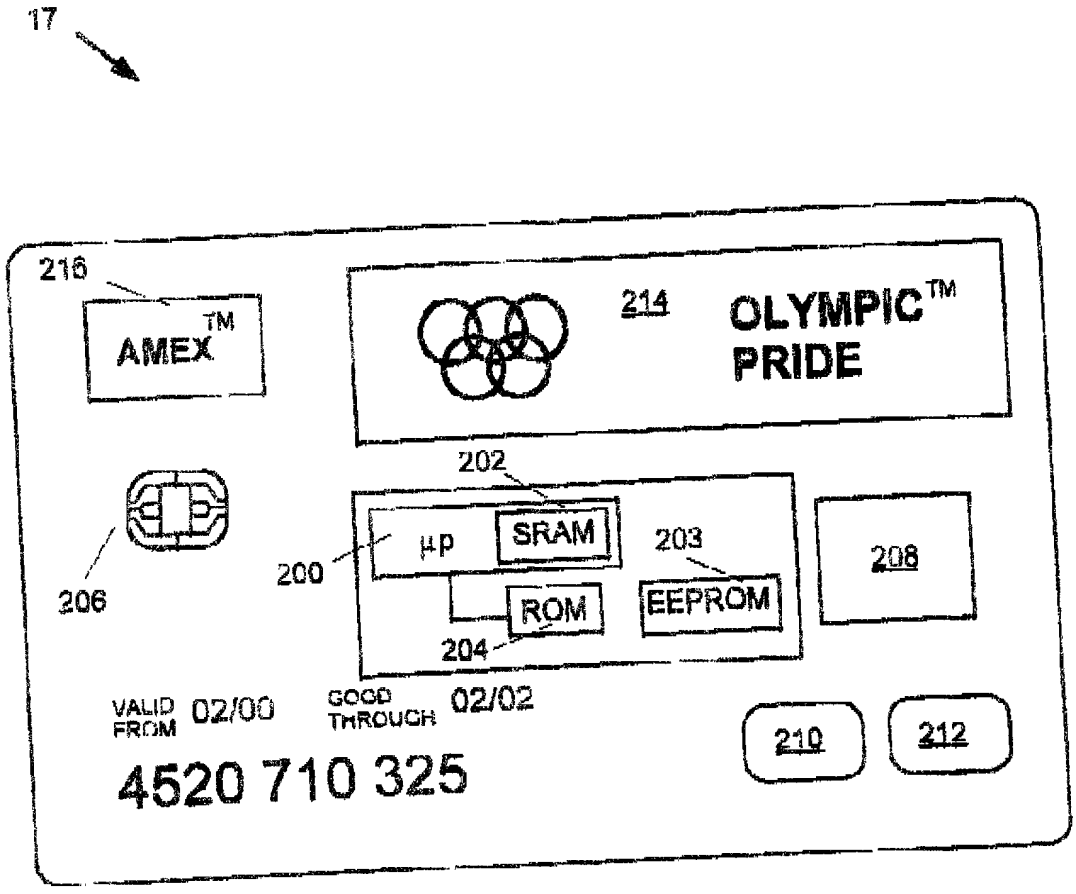
17
216
AMEX™
214
OLYMPIC™
PRIDE
202
206
200
µP
SRAM
203
208
ROM
EEPROM
204
VALID FROM 02/00
GOOD THROUGH 02/02
4520 710 325
210
212

FIG. 6

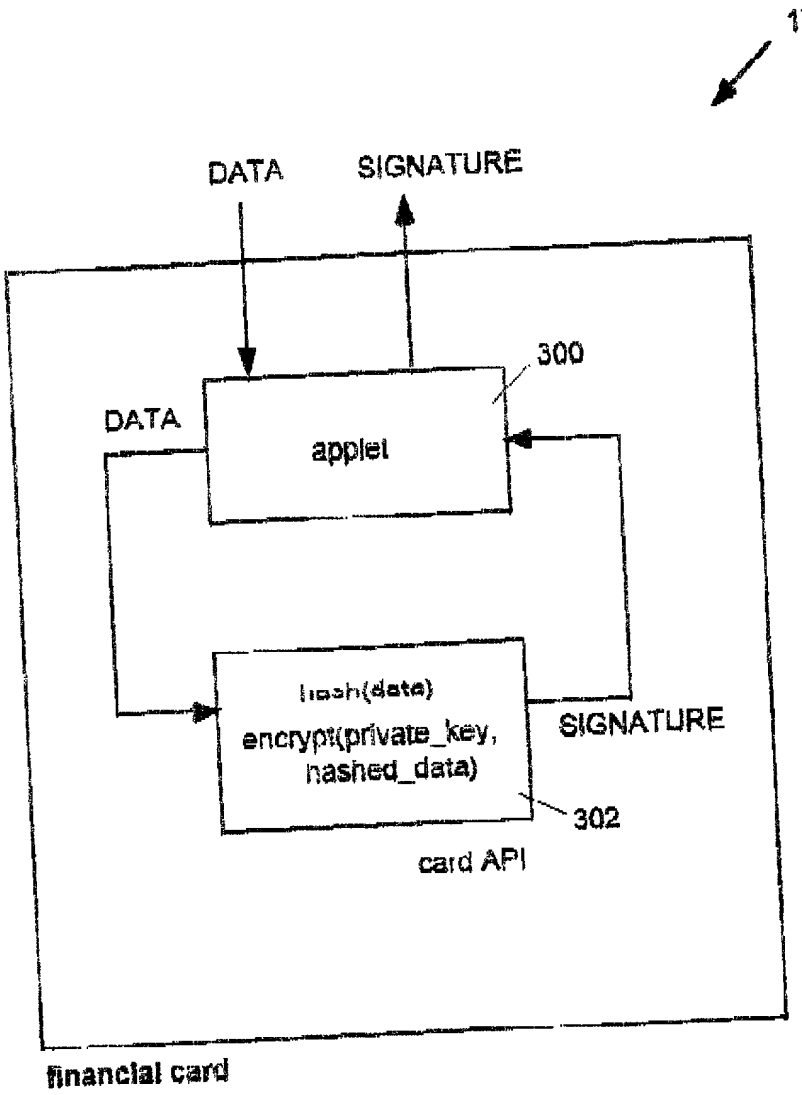

FIG. 7

Document 9 of 13